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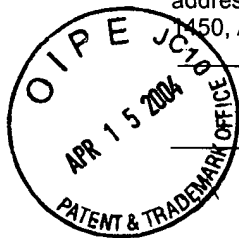
April 12, 2004

Date of Deposit

Marc V. Richards

Name of Applicant, assignee or
Registered Representative

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Our Case No. 10106/4

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Forrest N. Krutter et al.

Serial No.: 09/524,189

Filing Date: March 13, 2000

For: METHOD OF REINSURING AN
INSOLVENT INSURANCE OR
REINSURANCE COMPANY'S
LIABILITIES

)
)
) Examiner: Natalie Pass

)
) Art Unit: 3626

THIRD AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the non-final Office Action mailed November 10, 2003, please amend the above-identified application as follows:

Amendment to the Claims begins on page 2 of this paper.

Remarks begin on page 5 of this paper.